



East Windsor Affordable Housing Plan Public Information Session

Tyche Planning and Policy Group

February 14, 2023

What are Affordable Housing Plans?

- Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement. (a) At least once every **five years**, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. **Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.**
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- (b) The municipality **may hold public informational meetings** or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.
- (c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. **If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended.**

What is Affordable Housing?

Capital-A “Affordable”:

8-30g – Affordable Housing Appeals Act

- 10% threshold to be subject
- CHFA/USDA mortgages
- Income restricted (40 years)
- Incentive Housing (30 years)
- Government Assisted (Senior/Disabled)
- Tenant Rental Assistance



Small-a “affordable”:

“Naturally-Occurring Affordable Housing” – NOAH

- Accessory Apartments/Duplex
- Accessory Dwelling Units/Cottages
- Studio/One-Bedroom
- Rents at or below median income affordability

What is Affordable Housing?

Simply put – allowing for residents to find suitable housing opportunities that they can afford and not spend more than 30% of their income on housing costs.



East Windsor's Approach

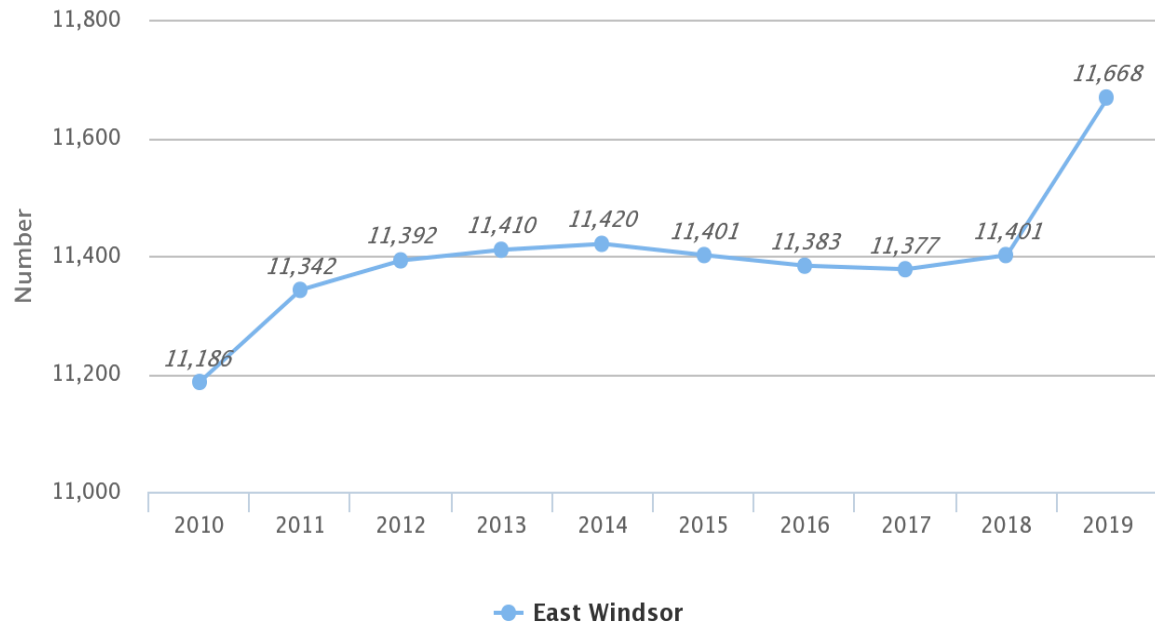
- Process Led by Planning & Zoning Commission and First Selectman
- Coordinated by Town Planner & Consulting Team
- Public Survey & Presentations to PZC



Current Population

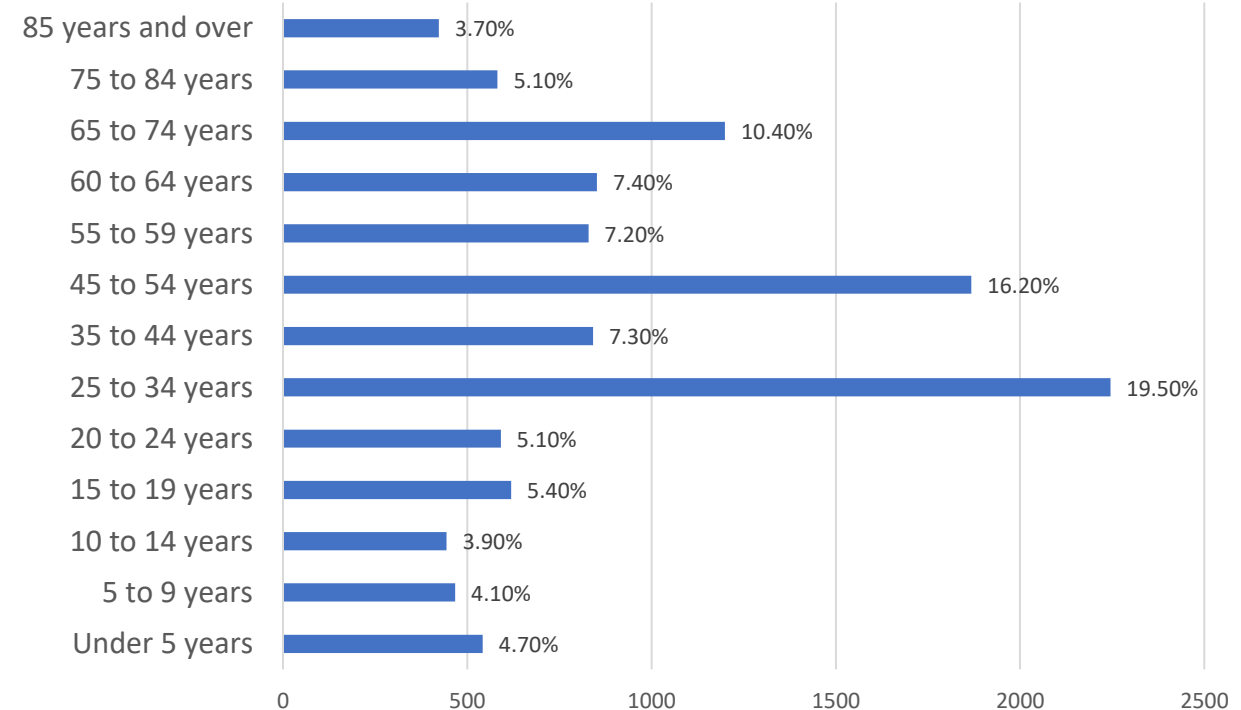
Census Annual Population Estimates by Town

Year: 2010,2011,2012,2013,2014,2015,2016,2017,2018,2019 | Measure Type: Number |
Variable: Estimated Population



Source: . CTData.org

East Windsor Age Distribution, 2020



About 76.5% of East Windsor is White, 9.6% Asian, 8.2% are Hispanic or Latino, 7.1% Black or African American, 0.2% American Indian or Alaska Native, and 2% Other race

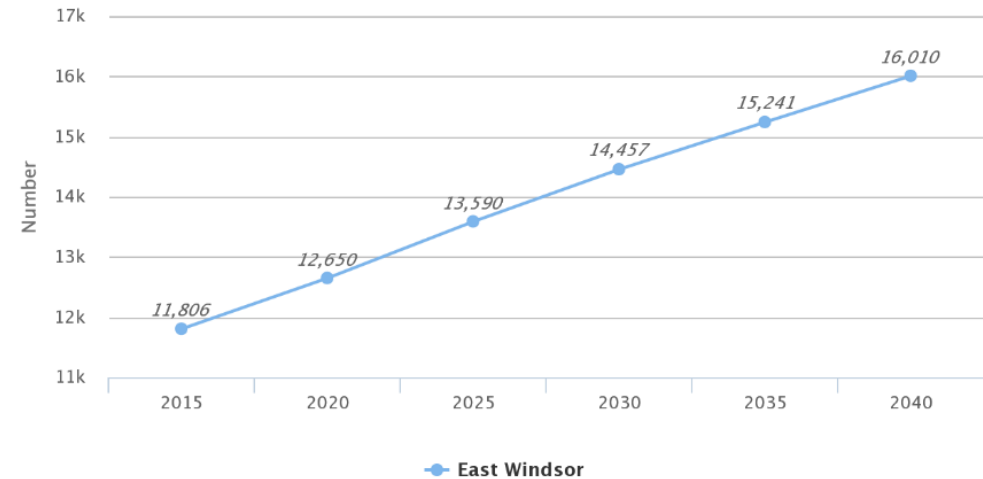
Projected Population

- **Population is projected to increase substantially** in the next two decades (CT Data Center)
- **All age cohorts but 65+ expected to shrink or stay the same**
 - **65+ expecting potential 3% increase**, likely due to large middle-aged groups becoming elderly in next two decades

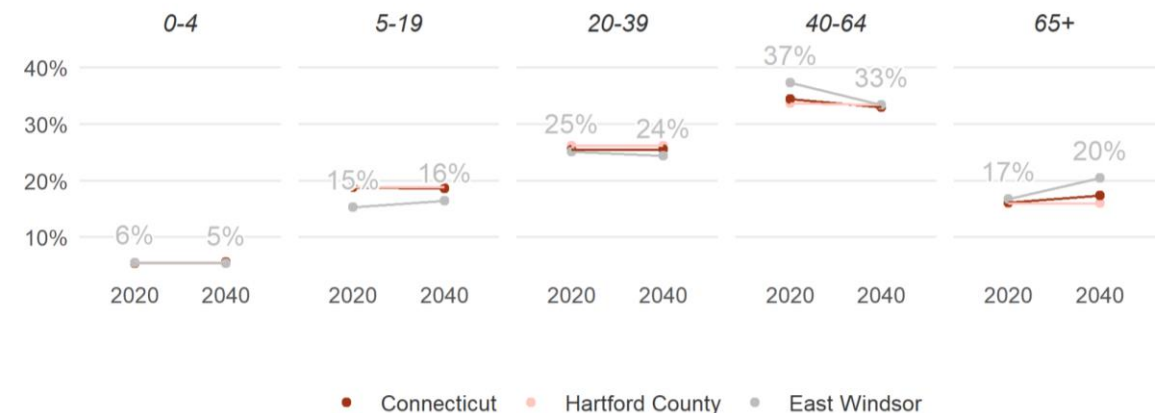
East Windsor Population Projection 2015-2040

Population Projections by Town

Year: 2015,2020,2025,2030,2035,2040 | Gender: All | Age Cohort: Total | Variable: Projected Population | Measure Type: Number

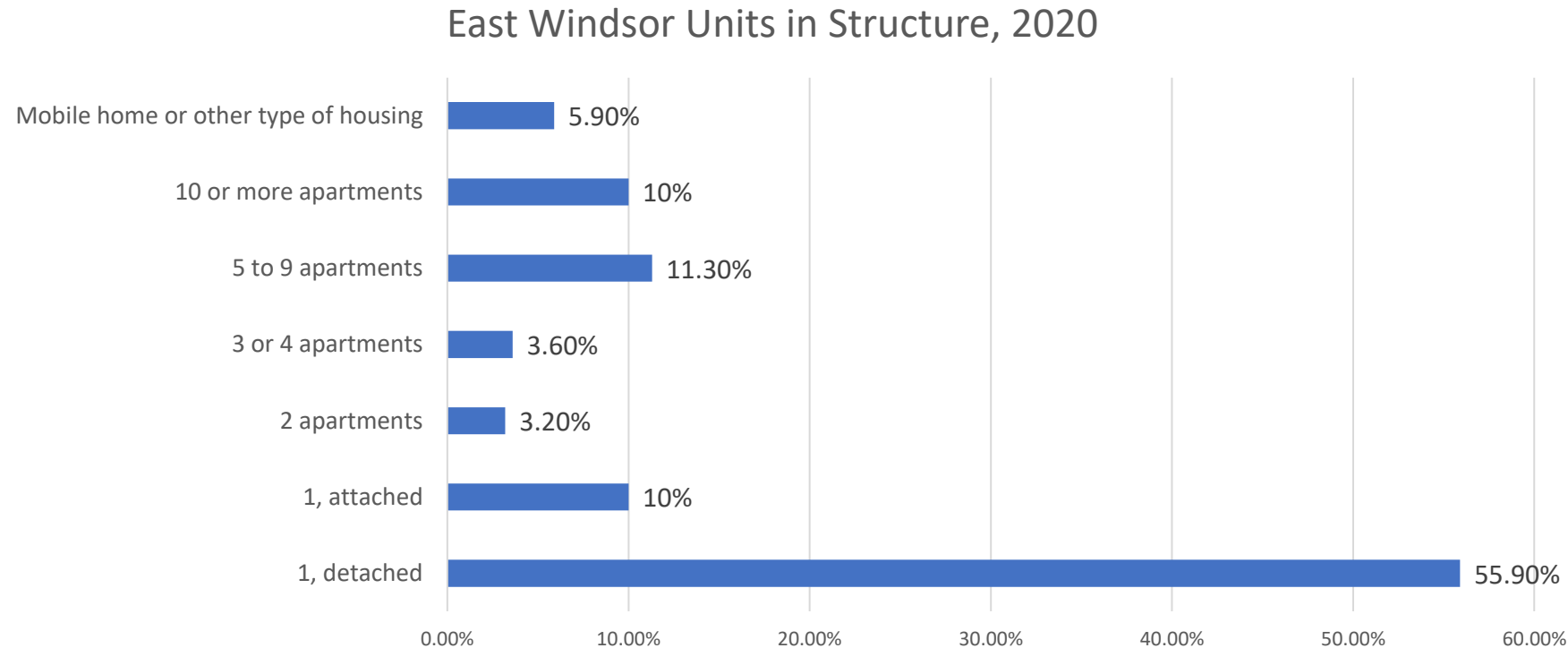


Population Projections by Age Group



Housing

- **5,277** total housing units
- **65.9%** of housing stock is **single family detached units**
- Most housing units (over 85%) have **two or more bedrooms**
- **Over 50% of housing stock built before 1980**



Source: DP04 Selected Housing Characteristics (ACS 2020)

Affordable Housing

Government Assisted	Tenant Rental Assistance	Single Family CHFA/USDA Mortgages	Deed Restricted	2021 Total Assisted Units	2021 Percent Affordable
559	37	102	0	698	13.84%

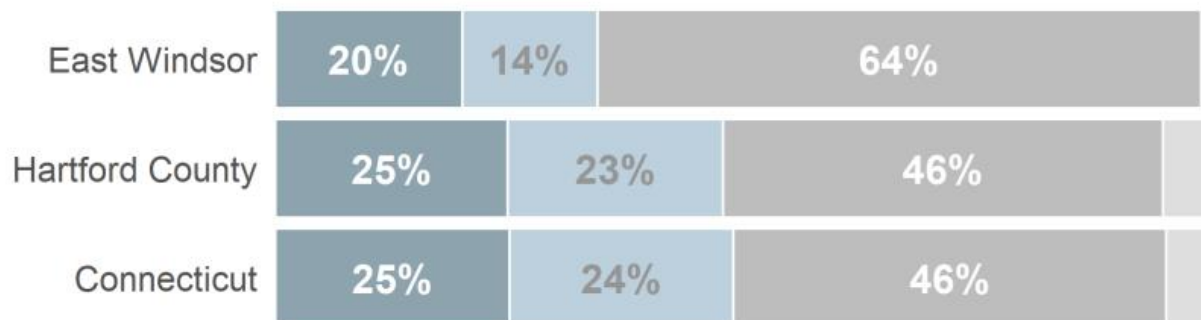
SOURCE: CT DEPARTMENT OF HOUSING, 2021 AFFORDABLE HOUSING APPEALS LISTING

Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
06016	\$1,020	\$1,240	\$1,530	\$1,890	\$2,240
06088	\$820	\$1,000	\$1,240	\$1,530	\$1,820

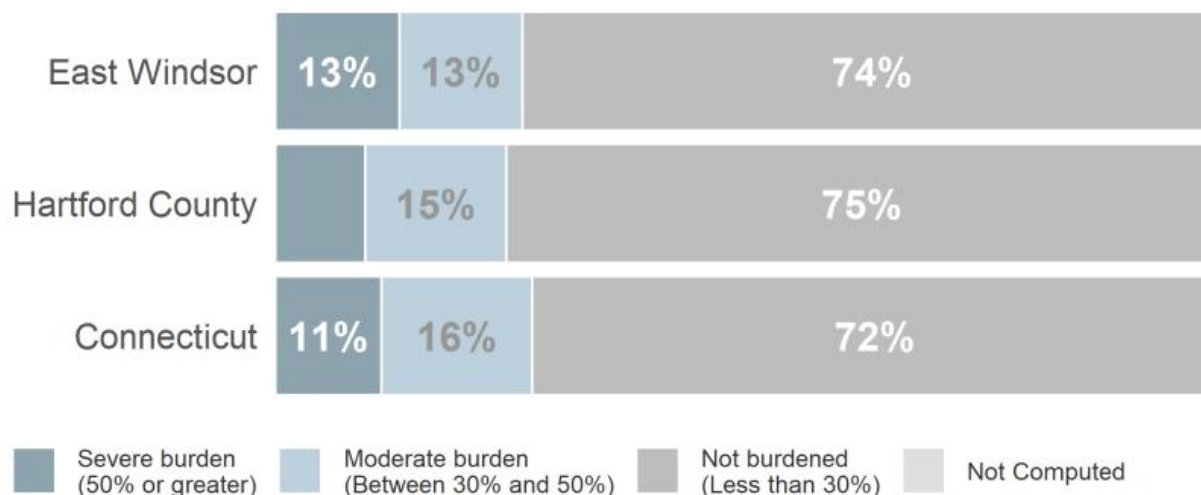
SOURCE: 2022-2023 HUD FAIR MARKET RENTS

Affordable Housing

Housing cost burden for renters



Housing cost burden for owners



Cost burden: paying **more than 30%** of household income for housing (rent or mortgage, plus utilities)

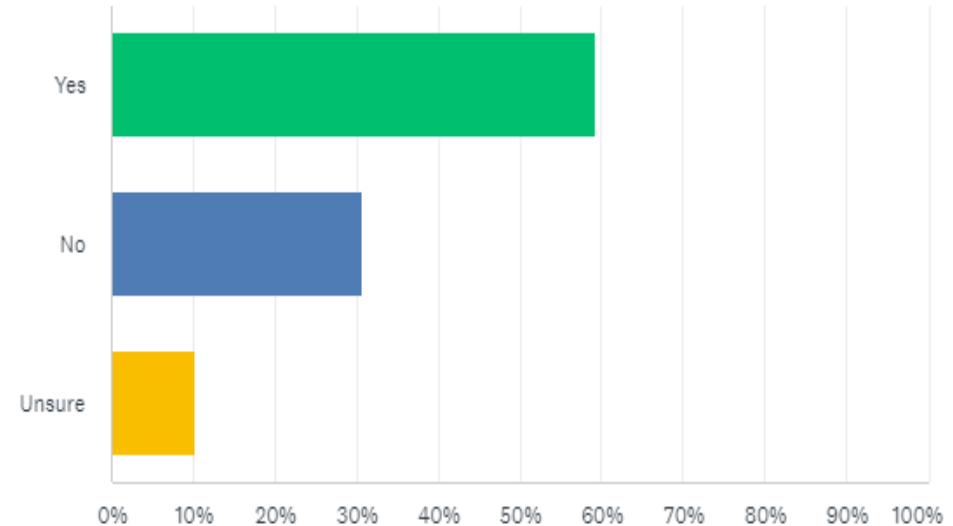
In East Windsor, **28%** of all residents are **burdened by cost of housing**

Community Survey Results

n=49

Are you concerned with the overall cost of housing/homeownership in East Windsor?

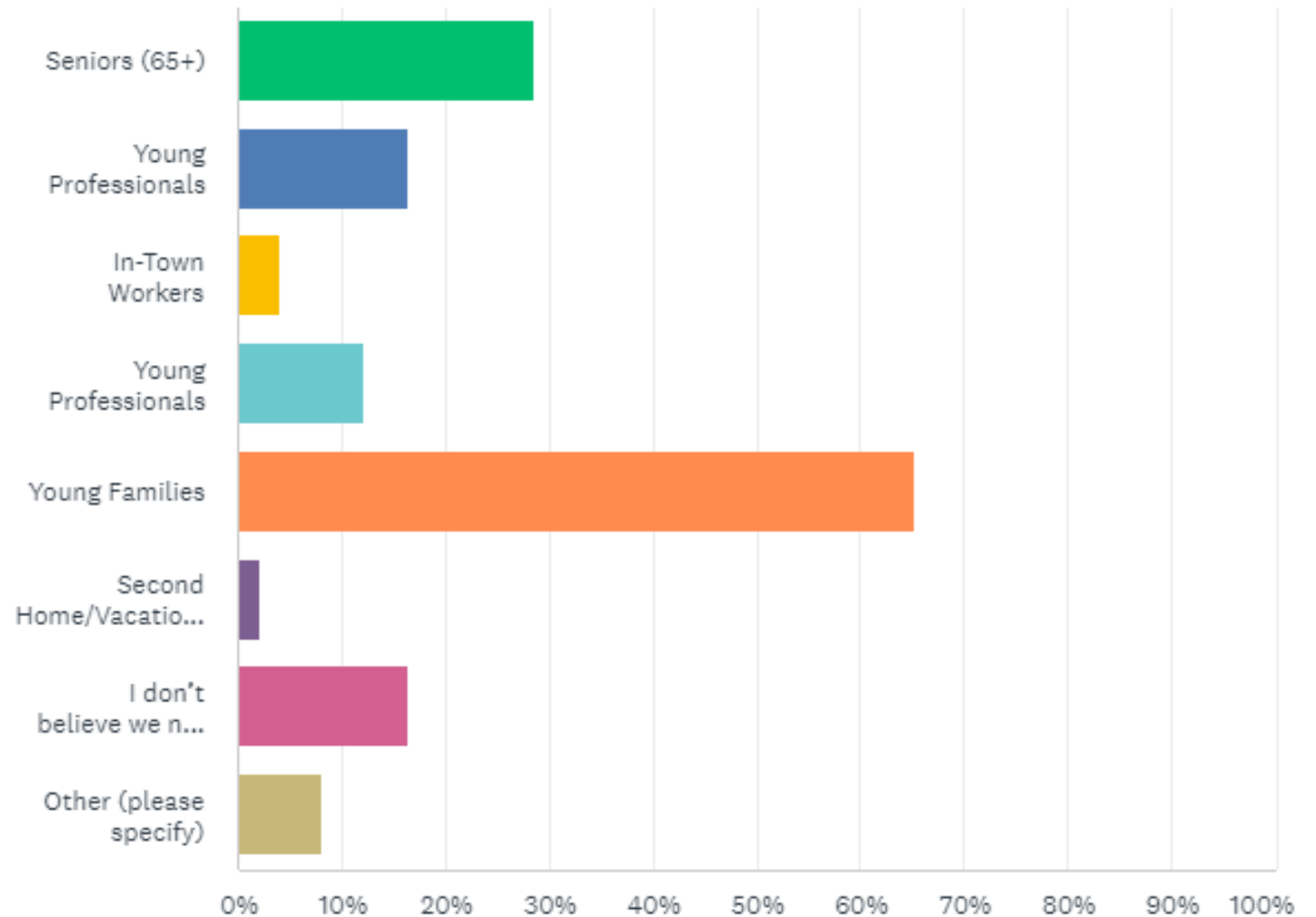
Answered: 49 Skipped: 0



Community Survey Results

Windsor, for whom do you think housing units are most needed
(top 2)

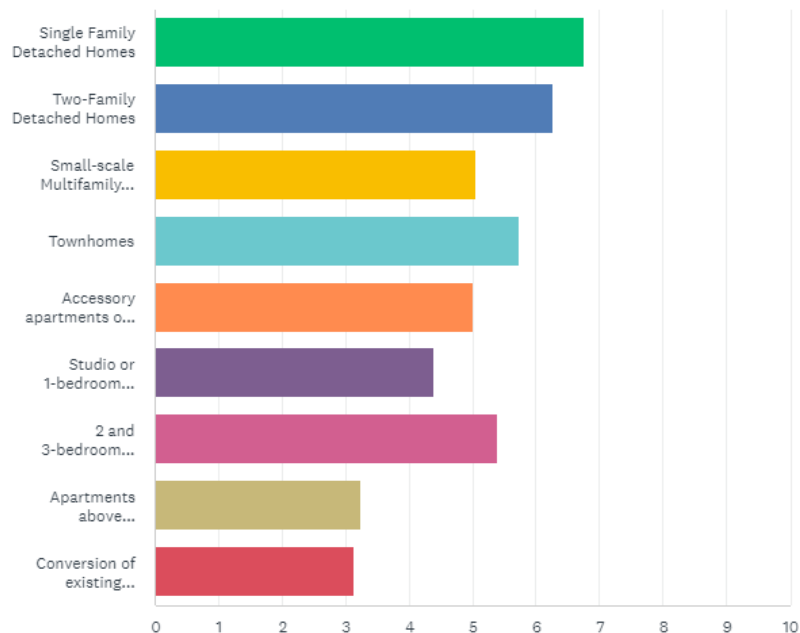
Skipped: 0



Community Survey Results

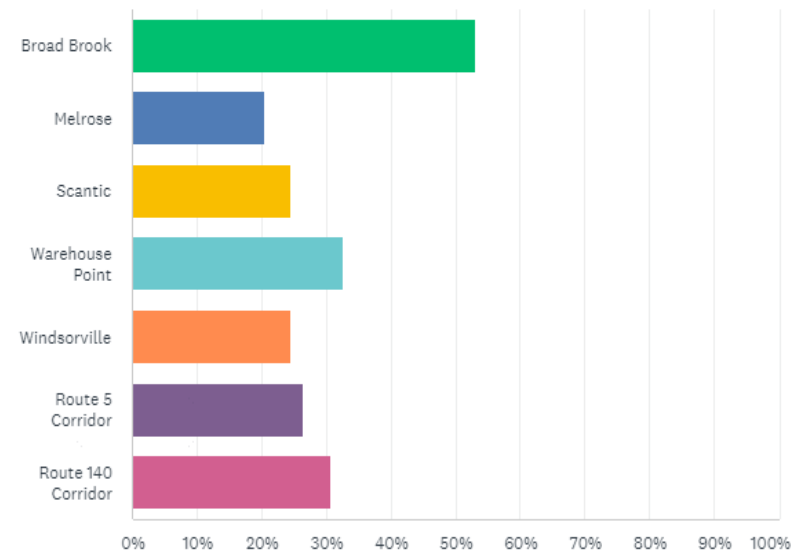
What types of affordable housing is needed in East Windsor? Please rank your choices (1 being the top priority).

Answered: 49 Skipped: 0



Which area(s) of Town do you think are most desirable for additional housing units?

Answered: 49 Skipped: 0



Recommended Actions

- **Identify key staff or other body to lead the implementation of the Goals and Policies of the Affordable Housing Plan**
- **Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources**





Recommended Actions

- **Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)**
- **Promote Alternative Housing Types including Accessory Dwelling Units (ADUs) and Tiny Houses as a concept to property owners and future residents**

Recommended Actions

- **Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund.**
- **Promote USDA and CHFA financing support programs within the Real Estate community**
- **Pursue partnerships with nonprofit organizations or senior community developers**

Suggested Implementation Plan

<u>Action Item</u>	<u>Lead Entity</u>	<u>Supporting Entity</u>	<u>Priority and Timeframe</u>
#1: Identify key staff or other body to lead the implementation of the Goals and Policies of the Affordable Housing Plan	Planning & Zoning Commission	Land Use Department; First Selectman	High – 1-2 Years
#2 : Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources	Land Use Department	First Selectman	High – Year 1
#3: Allow for middle density housing as of right in targeted areas and as larger/historic home retrofits (additions)	Planning & Zoning Commission	Land Use Staff	High – Year 1-2
#4: Promote Alternative Housing Types including Accessory Dwelling Units (ADUs) and Tiny Houses as a concept to property owners and future residents	Land Use Department		Moderate – Years 1-3
#5: Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund	Planning & Zoning Commission	Land Use Staff	Moderate – Year 2-3
#6: Promote USDA and CHFA financing support programs within the Real Estate community	Land Use Department	Land Use Staff	Moderate – Year 1-5 and ongoing
#7: Pursue partnerships with nonprofit organizations or senior community developers	Land Use Department; First Selectman	Social/Senior Services Department	Moderate – Year 2-4



QUESTIONS & COMMENTS

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